SERFF Tracking #: PPIC-129239217 State Tracking #: PPIC-129239217

Company Tracking #: IL-PS-13-02

State: Illinois Filing Company: Preferred Professional Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians and Surgeons

Project Name/Number: /

Filing at a Glance

Company: Preferred Professional Insurance Company

Product Name: Physicians and Surgeons

State: Illinois

TOI: 11.2 Med Mal-Claims Made Only

Sub-TOI: 11.2000 Med Mal Sub-TOI Combinations

Filing Type: Rule

Date Submitted: 10/24/2013

SERFF Tr Num: PPIC-129239217 SERFF Status: Closed-Filed

State Tr Num: PPIC-129239217

State Status:

Co Tr Num: IL-PS-13-02

Effective Date 01/01/2014

Requested (New):

Effective Date 01/01/2014

Requested (Renewal):

Author(s): Kristyn Atchley, Denise Hill, Ebony Davis, Diane Pokorny

Reviewer(s): Gayle Neuman (primary), Julie Rachford

Disposition Date: 12/30/2013

Disposition Status: Filed

Effective Date (New): 01/01/2014 Effective Date (Renewal): 01/01/2014

State Filing Description:

Routed 11/21/13

SERFF Tracking #: PPIC-129239217 State Tracking #: PPIC-129239217 Company Tracking #: IL-PS-13-02

State: Illinois Filing Company: Preferred Professional Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians and Surgeons

Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
Project Number: Domicile Status Comments:
Reference Organization: N/A Reference Number: N/A
Reference Title: N/A Advisory Org. Circular:

Filing Status Changed: 12/30/2013

State Status Changed: Deemer Date:

Created By: Ebony Davis Submitted By: Diane Pokorny

Corresponding Filing Tracking Number:

Filing Description:

This filing being submitted by Preferred Professional Insurance Company (PPIC) is to be effective January 1, 2014. PPIC is making rule changes in our Underwriting Guidelines, the changes will be for the following pages; page 24 (UW-23), page 26 (UW-25), and page (42) (UW-38).

There has been a significant amount of physician and hospital alignment due to the affordable care act. In order to appropriately respond to request we are receiving from our current and potential insureds we are amending our part time discounts to more accurately reflect the actual cost for the exposure as well as keep us competitive with an evolving market place. Additionally physicians are becoming more closely aligned with hospitals and healthcare systems through contractual relationships. These contracted physicians are required to follow best practices and quality initiatives promulgated by the health system and are further required to participate in risk management. Due to the fact that these contracted physicians are following the same initiatives as employed physicians we are rating them with the same relativity in which we rate employed physicians.

Thank you for your consideration of our filing. If you should have any questions or require additional information, you may contact Denise Hill at (800) 441-7742 ext 3209 or at the following email address; compliance@ppicins.com.

Company and Contact

Filing Contact Information

Denise Hill, Chief Compliance Officer dhill@ppicins.com

11605 Miracle Hill Drive 800-441-7742 [Phone] 3209 [Ext]

Suite 200 402-392-2673 [FAX]

Omaha, NE 68154

Filing Company Information

Preferred Professional Insurance CoCode: 36234 State of Domicile: Nebraska

Company Group Code: Company Type: P & C

11605 Miracle Hills Drive Group Name: State ID Number:

Suite 200 FEIN Number: 47-0580977

Omaha, NE 68154-4467

(800) 441-7742 ext. 240[Phone]

Filing Fees

SERFF Tracking #: PPIC-129239217 State Tracking #: PPIC-129239217 Company Tracking #: IL-PS-13-02

State: Illinois Filing Company: Preferred Professional Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians and Surgeons

Project Name/Number: /

Fee Required? No Retaliatory? No

Fee Explanation:

State Specific

Refer to our checklists prior to submitting filing (http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp).: Yes

Refer to our updated (04/06/2007) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: Yes

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABLITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. However, a Summary Sheet (RF-3) is required to be filed. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc.:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp .: Yes

Medical Malpractice rates/rules may now be submitted using SERFF effective January 1, 2012.: Yes

The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Liquor Liability, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.": Yes When selecting a form filing type for a multiple form filing, use the dominant type from these choices: APP - application; CER - certificate; COF - coverage form; DPS - declaration page; END - endorsement; POJ - policy jacket; ORG - Companies adopting an Advisory or Rating Organization's filing. Example: If you are submitting a policy as well as endorsements, a declaration page and an application, you would select "POL" for policy.: N/A

 SERFF Tracking #:
 PPIC-129239217
 State Tracking #:
 PPIC-129239217
 Company Tracking #:
 IL-PS-13-02

State: Illinois Filing Company: Preferred Professional Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians and Surgeons

Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Gayle Neuman	12/30/2013	12/30/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Effective Date	Note To Reviewer	Diane Pokorny	12/30/2013	12/30/2013
effective date	Note To Filer	Gayle Neuman	12/30/2013	12/30/2013
Actuarial Review	Reviewer Note	Julie Rachford	12/30/2013	

 SERFF Tracking #:
 PPIC-129239217
 State Tracking #:
 PPIC-129239217
 Company Tracking #:
 IL-PS-13-02

State: Illinois Filing Company: Preferred Professional Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians and Surgeons

Project Name/Number: /

Disposition

Disposition Date: 12/30/2013 Effective Date (New): 01/01/2014 Effective Date (Renewal): 01/01/2014

Status: Filed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Form RF3 - (Summary Sheet)		Yes
Supporting Document	Certification		Yes
Supporting Document	Manual		Yes
Supporting Document	Request to Maintain Data as Trade Secret Information		Yes
Supporting Document	Side by Side		Yes
Rate	UW-23		Yes
Rate	UW-25		Yes
Rate	UW-38		Yes

SERFF Tracking #: PPIC-129239217 State Tracking #: PPIC-129239217 Company Tracking #: IL-PS-13-02

State: Illinois Filing Company: Preferred Professional Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians and Surgeons

Project Name/Number: /

Note To Reviewer

Created By:

Diane Pokorny on 12/30/2013 11:26 AM

Last Edited By:

Gayle Neuman

Submitted On:

12/30/2013 11:38 AM

Subject:

Effective Date

Comments:

Yes, we would still like the 1-1-14 effective date.

Thank you,

Diane Pokorny

State: Illinois Filing Company: Preferred Professional Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians and Surgeons

Project Name/Number: /

Note To Filer

Created By:

Gayle Neuman on 12/30/2013 11:20 AM

Last Edited By:

Gayle Neuman

Submitted On:

12/30/2013 11:38 AM

Subject:

effective date

Comments:

The Department of Insurance has now completed its review of this filing. Originally, you requested the filing be effective January 1, 2014. Do you still wish to file it on that date or do you want to have a different effective date? Your prompt response is appreciated.

SERFF Tracking #: PPIC-129239217 State Tracking #: PPIC-129239217 Company Tracking #: IL-PS-13-02

State: Illinois Filing Company: Preferred Professional Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians and Surgeons

Project Name/Number: /

Reviewer Note

Created By:

Julie Rachford on 12/30/2013 11:13 AM

Last Edited By:

Gayle Neuman

Submitted On:

12/30/2013 11:38 AM

Subject:

Actuarial Review

Comments:

Actuarial review complete.

 SERFF Tracking #:
 PPIC-129239217
 State Tracking #:
 PPIC-129239217
 Company Tracking #:
 IL-PS-13-02

State: Illinois Filing Company: Preferred Professional Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians and Surgeons

Project Name/Number: /

Rate/Rule Schedule

Item	Schedule Item				Previous State	
No.	Status	Exhibit Name	Rule # or Page #	Rate Action	Filing Number	Attachments
1		UW-23	Page 24	Replacement	IL-PS-08-02	UW-23 2013.pdf
2		UW-25	Page 26	Replacement	IL-PS-08-02	UW-25 2013.pdf
3		UW-38	Page 42	Replacement	IL-PS-08-02	UW-38 2013.pdf

SUBJECT: NEWLY PRACTICING AND PART TIME PHYSICIANS			
LINE OF COVERAGE: HEALTH CARE PROVIDER – OCCURRENCE AND			
CLAIMS MADE			
GUIDELINE NUMBER: UW-23			
EFFECTIVE DATE: 01/01/14	REVISION DATE: 10/01/13		

- A. Newly practicing physicians. Physicians who have been in practice for less than 12 months following completion of medical training or retraining for a new medical specialty practice shall receive a premium discount. (Physician just leaving full time military practice shall be included.)
 - 1. Newly practicing going into "solo" practice 50%
 - 2. Newly practicing going into "group" 25%

Part time. Practitioners who moonlight or work on a part time basis are eligible for a credit of up to 75%. This credit is available to those practitioners who are providing direct patient care. Direct patient care is defined as an activity that could form the basis for the assertion of a professional liability claim by a patient against the insured. Limited Practice Credit Percentages

 Hours per week
 Amount of credit

 1 to < 11 hours</td>
 75%

 11 to < 16 hours</td>
 60%

 16 to < 21 hours</td>
 50%

SUBJECT: INDIVIDUAL RISK MODIFICATION			
LINE OF COVERAGE: HEALTH CARE PROVIDER – OCCURRENCE AND			
CLAIMS MADE			
GUIDELINE NUMBER: UW-25			
EFFECTIVE DATE: 01/01/2014	REVISION DATE: 10/01/2013		

- A. An adjustment to the premium (maximum of +/- 40%) developed at inception may be allowed, based on:
 - 1. Unusual or difficult procedures/characteristics;
 - 2. Failure to comply with reasonable Risk Management recommendations (negative only);
 - 3. Prior claim history (viewed as a function of the effectiveness of loss control);
 - 4. Cooperation with sponsoring hospital;
 - 5. Collection procedures.
- B. The risk management program is in addition to the credits shown above.
- C. An adjustment to the premium (maximum of -20%) developed at inception may be allowed for a group of health care providers employed by a health care facility. The health care facility must be owned by one of PPIC's owners. If a group has qualified for this adjustment and the health care facility discontinues employing the group, the adjustment may continue for 3 years after the employment ends.
- D. The adjustment to the premium available is dependent on individual state approval.

SUBJECT: PAYROLL EMPLOYEES

LINE OF COVERAGE: HEALTH CARE PROVIDER – OCCURRENCE AND
CLAIMS MADE

GUIDELINE NUMBER: UW-38

EFFECTIVE DATE: 01/01/2014 REVISION DATE: 10/01/2013

A. Shared Limits of Liability for Payroll Employees:

- 1. Coverage is provided at no charge to the insured physician for his/her liability for the supervision or the acts of payroll employees.
- 2. Payroll employees are additional insureds under the policy (except physicians, surgeons, certified registered nurse anesthetists, physician or surgical assistants, nurse midwives, podiatrists, and dentists).
- 3. The excluded payroll employees shown in 2. above may be added for an additional charge. Refer to B below.
- 4. Payroll employees as additional insureds have coverage restricted to professional acts done as an employee of our insured. There is <u>no</u> coverage for any independent work of the payroll employee insured.
- 5. Payroll employees will be added to a corporation policy. If the insured is a sole proprietor, the employees may be added to the sole proprietor's policy.
- 6. Limits of liability are always shared with the corporation, or physician. For separate limits see B. below.
- 7. Volunteers will be considered as a payroll employee provided that they are not excluded in 2. above.
- 8. No additional premium is charged.
- 9. The extended reporting period for the policy to which the payroll employee is attached governs the tail coverage for all payroll employees.

B. Separate Limits of Liability for Payroll Employees and Excluded Payroll Employees

- 1. Coverage is provided at no charge to the insured physician for his/her liability for the supervision or the acts of all employees.
- 2. Payroll employees will be endorsed as an additional insured under the policy
- 3. Payroll employees as additional insureds have coverage restricted to professional acts done as an employee of our insured. There is <u>no</u> coverage for any independent work of the payroll employee insured.

SUBJECT: PAYROLL EMPLOYEES (Continued) LINE OF COVERAGE: HEALTH CARE PROVIDER - OCCURRENCE AND **CLAIMS MADE GUIDELINE NUMBER: UW-38**

EFFECTIVE DATE: 01/01/2014 **REVISION DATE: 10/01/2013**

- 4. Payroll employees will be added to a corporation policy. If the insured is a sole proprietor, the payroll employees may be added to the sole proprietor's policy.
- 5. A separate limit of liability will be provided to each payroll employee in which a premium is collected.
- 6. The premium is determined as follows:
 - a. Determine the at limits rates for a class 1 physician, at the same "claims made" step as the physician the payroll employee does the majority of their work for.
 - b. Based on the specialty of the employee, determine the correct code number and rate percentage. The code # and rate percentage are shown on the following page.
 - c. Multiply the percentage determined by the rate.
- 7. Minimum premium to add a payroll employee is \$100 per employee.
- 8. The para-professional employee shall have the option to purchase extended reporting period coverage for the policy to which the coverage is attached.

<u>Code</u>	Specialty Description	% of Class 1 Rates filed
		on State Rate Pages
	Dentists	Refer to Underwriting
	Nurse:	
87907	Anesthetist	
	a. Supervised by Surgeon	1.50
	b. Supervised by Anesthesiologists	.75
87908	c. Unsupervised	2.00
87910	Midwife	1.75
	Physician	As shown in Classification Table
	Employed & Contracted Physician	0.85 of practicing specialty as shown
		In the Classification Table
87920	Physician Assistant	.25
87921	Podiatrist (surgery)	2.50
87922	Podiatrist (no surgery)	1.75
	Surgeon	As shown in Classification Table
87924	Surgical Assistant	.60
87998	All Other	Refer to Underwriting

• If more than two CRNA's are supervised by one anesthesiologist, refer to Underwriting for rating.

MISCELLANEOUS PROFESSIONALS – PER EMPLOYEE

<u>Description</u>	Class Code	Relativity
Health Sciences – Physicist/Biologist	90101	0.15
Chiropractor	80410	0.60
Chiropractor – Employed	80411	0.25
Chiropractor – Assistant	90304	0.25
Laboratory Services – Supervisor/Director	90401	0.075
Laboratory Services – Medical Technician	80711	0.05
Laboratory Services – X-ray Technician	80713	0.05
Laboratory Services – EEG/EKG/Ultrasound Tech.	90405	0.075
Dietician or Nutritionist	87903	0.075
Midwife Assistant	91402	0.50
Nursing Services – Nurse	80998	0.025
Nursing Services – Aide/Homemaker	91504	0.02
Nursing Services – Student Nurse Anesthetist	91509	0.40
Nursing Services – RN Anesthetist	91510	1.30
Occupational Therapist	91601	0.60
Occupational Therapist – Assistant	91602	0.35
Optician	87916	0.075
Optometrist	80994	0.075

Optometrist – Employed	80944	0.025
Optometry-Assistant/Technician	91802	0.15
Opthamalogic Technician	87926	0.10
Orthotics/Prosthetist – Fitting Only	91901	0.50
Prosthetist	87927	0.75
Pharmacist	59112	0.10
Pharmacist Assistant	92002	0.075
Physical Therapist – Owner	80995	0.15
Physician Therapy-Assistant/Aide/Technician	92102	0.05
Physical Therapist – Employed	92103	0.075
Physician Extender – Nurse Practitioner	92201	0.40
Physician Extender-Phys/Surg/Anesth. Assistant	92202	0.50
Physician Extender – Perfusionist	92203	1.25
Psychologist	92401	0.35
Respiratory Therapist	92601	0.50
Respiratory Therapist – Aide/Assistant/Tech	92602	0.35
Social Worker	87905	0.10
Health Services NOC – Paramedic/EMT	93105	0.25
Health Services NOC – Medical Office Assistant	93106	0.035
Health Services NOC – Operating Room Technician	93107	0.075
Dentist – Hygienist	93201	0.10
Dentist – NOC	93202	0.60
Dentistry – Oral Surgeon	80210	Class 5
Dental Anesthesia	93211	2.00
Dentistry – Orthodontist	93212	0.60
Dentistry – Pedodontist	93213	0.60
Dentistry – Periodontist	93214	0.60
Dentistry – Prosthodontist	93215	0.60
Dentistry – Endodontist	93216	0.60
Dentistry – Oral Pathologist	93217	0.60
Dentistry – Public Health	93218	0.60
Dentistry – AAOMS Member	93219	1.50
Dentistry – Other than Oral Surgeons	93220	1.50
X-Ray Therapy	80714	0.025
Chiropodist	80993	0.075
Chiropodist – Employed	80943	0.025
OR Technician	87914	0.35
Scrub Nurse	87912	0.35

 SERFF Tracking #:
 PPIC-129239217
 State Tracking #:
 PPIC-129239217
 Company Tracking #:
 IL-PS-13-02

State: Illinois Filing Company: Preferred Professional Insurance Company

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations

Product Name: Physicians and Surgeons

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Explanatory Memorandum
Comments:	
Attachment(s):	filing memo.pdf
Item Status:	
Status Date:	
Bypassed - Item:	Form RF3 - (Summary Sheet)
Bypass Reason:	No rate level changes, just a rule change.
Attachment(s):	
Item Status:	
Status Date:	
5	
Bypassed - Item:	Certification
Bypass Reason:	N/A - This is only a rule filing.
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Manual
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Request to Maintain Data as Trade Secret Information
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Side by Side
Comments:	· ·
Attachment(s):	UW-23 side by side.pdf UW-25 side by side.pdf UW-38 side by side all pages.pdf

SERFF Tracking #: PPIC-129239217 State Tracking #: PPIC-129239217 Company Tracking #: IL-PS-13-02 Filing Company: Preferred Professional Insurance Company State: Illinois TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2000 Med Mal Sub-TOI Combinations Product Name: Physicians and Surgeons Project Name/Number: **Item Status:**

Status Date:



October 21, 2013

Illinois Department of Insurance 122 S. Michigan Ave., 19th Floor Chicago, IL 60603

RE: Preferred Professional Insurance Company NAIC # 36234 Physicians & Surgeons Rate and Rule Filing PPIC Filing # IL-PS-13-02

PPIC is filing rule changes in our Underwriting Guidelines, the changes will be for the following pages; page 24 UW-23, page 26 UW-25, and page (42) UW-38

There has been a significant amount of physician and hospital alignment due to the affordable care act. In order to appropriately respond to request we are receiving from our current and potential insureds we are amending our part time discounts to more accurately reflect the actual cost for the exposure as well as keep us competitive with an evolving market place. Additionally physicians are becoming more closely aligned with hospitals and healthcare systems through contractual relationships. These contracted physicians are required to follow best practices and quality initiatives promulgated by the health system and are further required to participate in risk management. Due to the fact that these contracted physicians are following the same initiatives as employed physicians we are rating them with the same relativity in which we rate employed physicians.

Included in this filing is our Actuarial Certification and Officer Certification, and the side by side comparisons of the old Underwriting Guidelines to the new ones.

Thank you for your consideration of our filing. If you should have any questions or require additional information, you may contact Denise Hill at (800) 441-7742 ext 3209 or at the following email address; compliance@ppicins.com.

Preferred Professional
Insurance Company[®]
11605 Miracle Hills Drive
Suite 200
Omaha, NE 68154-4467
Tel 402.392.1566

www.ppicins.com

Fax 402.392.2673

Dedicated to enhancing Catholic health care by being a unique insurance resource for health care providers. Sincerely,

Diane Pokorny
Compliance & Regulatory Coordinator

Enclosures

Page by Page Comparison

Documents Compared UW-23 99.pdf

UW-23 2013.pdf

Summary 1 page(s) differ



SUBJECT: NEWLY PRACTICING AND PART TIME PHYSICIANS

LINE OF COVERAGE: HEALTH CARE PROVIDER - OCCURRENCE AND

CLAIMS MADE

GUIDELINE NUMBER: UW-23

EFFECTIVE DATE: 07/01/92 REVISION DATE: 07/01/99

- A. Newly practicing physicians. Physicians who have been in practice for less than 12 months following completion of medical training or retraining for a new medical specialty practice shall receive a premium discount. (Physician just leaving full time military practice shall be included.)
 - 1. Newly practicing going into "solo" practice 50%
 - 2. Newly practicing going into "group" 25%
- B. Part time. Physicians whose clinical medical practice time does not exceed an average of 25 hours per week shall receive a premium discount:
 - 1. Less than 10 hours a week 35% discount
 - 2. Less than 25 hours a week 25% discount

UW-23 2013.pdf

PREFERRED PROFESSIONAL INSURANCE COMPANY UNDERWRITING GUIDELINES

SUBJECT: NEWLY PRACTICING AND PART TIME PHYSICIANS

LINE OF COVERAGE: HEALTH CARE PROVIDER – OCCURRENCE AND

CLAIMS MADE

GUIDELINE NUMBER: UW-23

EFFECTIVE DATE: 01/01/14 REVISION DATE: 10/01/13

A. Newly practicing physicians. Physicians who have been in practice for less than 12 months following completion of medical training or retraining for a new medical specialty practice shall receive a premium discount. (Physician just leaving full time military practice shall be included.)

- 1. Newly practicing going into "solo" practice 50%
- 2. Newly practicing going into "group" 25%

Part time. Practitioners who moonlight or work on a part time basis are eligible for a credit of up to 75%. This credit is available to those practitioners who are providing direct patient care. Direct patient care is defined as an activity that could form the basis for the assertion of a professional liability claim by a patient against the insured. Limited Practice Credit Percentages

Hours per week Amount of credit

1 to < 11 hours 75% 11 to <16 hours 60% 16 to <21 hours 50%

Page by Page Comparison

Documents Compared UW-25 99.pdf - Adobe Acrobat Professional

UW-25 2013.pdf

Summary 1 page(s) differ



SUBJECT: INDIVIDUAL RISK MODIFICATION

LINE OF COVERAGE: HEALTH CARE PROVIDER - OCCURRENCE AND

CLAIMS MADE

GUIDELINE NUMBER: UW-25

EFFECTIVE DATE: 07/01/92 REVISION DATE: 07/01/99

- A. An adjustment to the premium (maximum of +/- 25%) developed at inception may be allowed, based on:
 - 1. Unusual or difficult procedures/characteristics;
 - 2. Failure to comply with reasonable Risk Management recommendations (negative only);
 - 3. Prior claim history (viewed as a function of the effectiveness of loss control);
 - 4. Cooperation with sponsoring hospital;
 - 5. Collection procedures.
- B. The risk management program is in addition to the credits shown above.
- C. An adjustment to the premium (maximum of –20%) developed at inception may be allowed for a group of health care providers employed by a health care facility. The health care facility must be owned by one of PPIC's owners. If a group has qualified for this adjustment and the health care facility discontinues employing the group, the adjustment may continue for 3 years after the employment ends.
- D. The adjustment to the premium available is dependent on individual state approval.

SUBJECT: INDIVIDUAL RISK MODIFICATION

LINE OF COVERAGE: HEALTH CARE PROVIDER - OCCURRENCE AND

CLAIMS MADE

GUIDELINE NUMBER: UW-25

EFFECTIVE DATE: 01/01/2014 REVISION DATE: 10/01/2013

- A. An adjustment to the premium (maximum of $\pm 40\%$) developed at inception may be allowed, based on:
 - 1. Unusual or difficult procedures/characteristics;
 - 2. Failure to comply with reasonable Risk Management recommendations (negative only):
 - 3. Prior claim history (viewed as a function of the effectiveness of loss control);
 - 4. Cooperation with sponsoring hospital;
 - 5. Collection procedures.
- B. The risk management program is in addition to the credits shown above.
- C. An adjustment to the premium (maximum of –20%) developed at inception may be allowed for a group of health care providers employed by a health care facility. The health care facility must be owned by one of PPIC's owners. If a group has qualified for this adjustment and the health care facility discontinues employing the group, the adjustment may continue for 3 years after the employment ends.
- D. The adjustment to the premium available is dependent on individual state approval.

SUBJECT: PAYROLL EMPLOYEES

LINE OF COVERAGE: HEALTH CARE PROVIDER -- OCCURRENCE AND
CLAIMS MADE
GUIDELINE NUMBER: UW-38
EFFECTIVE DATE: 11/01/2007 REVISION DATE: 11/01/2007

A. Shared Limits of Liability for Payroll Employees:

- Coverage is provided at no charge to the insured physician for his/her liability for the supervision or the acts of payroll employees.
- Payroll employees are additional insureds under the policy (except physicians, surgeons, certified registered nurse anesthetists, physician or surgical assistants, nurse midwives, podiatrists, and dentists).
- 3. The excluded payroll employees shown in 2. above may be added for an additional charge. Refer to B below.
- Payroll employees as additional insureds have coverage restricted to
 professional acts done as an employee of our insured. There is no coverage
 for any independent work of the payroll employee insured.
- Payrolt employees will be added to a corporation policy. If the insured is a sole proprietor, the employees may be added to the sole proprietor's policy.
- Limits of liability are always shared with the corporation, or physician. For separate limits see B. below.
- Volunteers will be considered as a payroll employee provided that they are not excluded in 2. above.
- 8. No additional premium is charged.
- The extended reporting period for the policy to which the payroll employee is attached governs the tail coverage for all payroll employees.

Separate Limits of Liability for Payroll Employees and Excluded Payroll Employees

- Coverage is provided at no charge to the insured physician for his/her liability for the supervision or the acts of all employees.
- 2. Payroll employees will be endorsed as an additional insured under the policy
- Payroll employees as additional insureds have coverage restricted to
 professional acts done as an employee of our insured. There is no coverage
 for any independent work of the payroll employee insured.

PREFERRED PROFESSIONAL INSURANCE COMPANY
UNDERWRITING GUIDELINES

SUBJECT: PAYROLL EMPLOYEES

LINE OF COVERAGE: HEALTH CARE PROVIDER - OCCURRENCE AND

CLAIMS MADE

GUIDELINE NUMBER: UW-38

EFFECTIVE DATE: 01/01/2014 REVISION DATE: 10/01/2013

A. Shared Limits of Liability for Payroll Employees:

- Coverage is provided at no charge to the insured physician for his/her liability for the supervision or the acts of payroll employees.
- Payroll employees are additional insureds under the policy (except physicians, surgeons, certified registered nurse anesthetists, physician or surgical assistants, nurse midwives, podiatrists, and dentists).
- The excluded payroll employees shown in 2, above may be added for an additional charge. Refer to B below.
- Payroll employees as additional insureds have coverage restricted to professional acts
 done as an employee of our insured. There is no coverage for any independent work
 of the payroll employee insured.
- Payroll employees will be added to a corporation policy. If the insured is a sole proprietor, the employees may be added to the sole proprietor's policy.
- Limits of liability are always shared with the corporation, or physician. For separate limits see B. below.
- Volunteers will be considered as a payroll employee provided that they are not excluded in 2. above.
- 8. No additional premium is charged.
- The extended reporting period for the policy to which the payroll employee is attached governs the tail coverage for all payroll employees.

B. Separate Limits of Liability for Payroll Employees and Excluded Payroll Employees

- Coverage is provided at no charge to the insured physician for his/her liability for the supervision or the acts of all employees.
- 2. Payroll employees will be endorsed as an additional insured under the policy
- Payroll employees as additional insureds have coverage restricted to professional acts
 done as an employee of our insured. There is no coverage for any independent work
 of the payroll employee insured.

SUBJECT: PAYROLL EMPLOYEES (Continued)

LINE OF COVERAGE: HEALTH CARE PROVIDER – OCCURRENCE AND
CLAIMS MADE
GUIDELINE NUMBER: UW-38

EFFECTIVE DATE: 11/01/2007 REVISION DATE: 11/01/2007

- Payroll employees will be added to a corporation policy. If the insured is a sole proprietor, the payroll employees may be added to the sole proprietor's policy.
- A separate limit of liability will be provided to each payroll employee in which a premium is collected.
- 6. The premium is determined as follows:
 - Determine the at limits rates for a class 1 physician, at the same "claims made" step as the physician the payroll employee does the majority of their work for.
 - b. Based on the specialty of the employee, determine the correct code number and rate percentage. The code# and rate percentage are shown on the following page.
- c. Multiply the percentage determined by the rate.
- 7. Minimum premium to add a payroll employee is \$100 per employee.
- The para-professional employee shall have the option to purchase extended reporting period coverage for the policy to which the coverage is attached.

PREFERRED PROFESSIONAL INSURANCE COMPANY UNDERWRITING GUIDELINES

SUBJECT: PAYROLL EMPLOYEES (Continued)

LINE OF COVERAGE: HEALTH CARE PROVIDER – OCCURRENCE AND
CLAIMS MADE
GUIDELINE NUMBER: UW-38

EFFECTIVE DATE: 01/01/2014 REVISION DATE: 10/01/2013

- Payroll employees will be added to a corporation policy. If the insured is a sole
 proprietor, the payroll employees may be added to the sole proprietor's policy.
- A separate limit of liability will be provided to each payroll employee in which a premium is collected.
- 6. The premium is determined as follows:
 - a. Determine the at limits rates for a class 1 physician, at the same "claims made" step as the physician the payroll employee does the majority of their work for.
 - b. Based on the specialty of the employee, determine the correct code number and rate percentage. The code # and rate percentage are shown on the following page.
 - c. Multiply the percentage determined by the rate.
- 7. Minimum premium to add a payroll employee is \$100 per employee.
- The para-professional employee shall have the option to purchase extended reporting period coverage for the policy to which the coverage is attached.

Code	Specialty Description	% of Class 1 Rates filed on State Rate Pages
	Dentists	Refer to Underwriting
	Nurse:	
87907	Anesthetist	
	a. Supervised by Surgeon	1.50
	b. Supervised by Anesthesiologists	.75
87908	c. Unsupervised	2.00
87910	Midwife	1.75
	Physician	As shown in Classification Table
87920	Physician Assistant	.25
87921	Podiatrist (surgery)	2.50
87922	Podiatrist (no surgery)	1.75
	Surgeon	As shown in Classification Table
87924	Surgical Assistant	.60
87998	All Other	Refer to Underwriting

 If more than two CRNA's are supervised by one anesthesiologist, refer to Underwriting for rating.

MISCELLANEOUS PROFESSIONALS - PER EMPLOYEE

Description	Class Code	Relativity
Health Sciences - Physicist/Biologist	90101	0.15
Chiropractor	80410	0.60
Chiropractor - Employed	80411	0.25
Chiropractor – Assistant	90304	0.25
Laboratory Services - Supervisor/Director	90401	0.075
Laboratory Services - Medical Technician	80711	0.05
Laboratory Services - X-ray Technician	80713	0.05
Laboratory Services - EEG/EKG/Ultrasound Tech.	90405	0.075
Dietician or Nutritionist	87903	0.075
Midwife Assistant	91402	0.50
Nursing Services - Nurse	80998	0.025
Nursing Services – Aide/Homemaker	91504	0.02
Nursing Services - Student Nurse Anesthetist	91509	0.40
Nursing Services - RN Anesthetist	91510	1.30
Occupational Therapist	91601	0.60
Occupational Therapist - Assistant	91602	0.35
Optician	87916	0.075
Optometrist	80994	0.075

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PREFERRED PROFESSIONAL INSURANCE COMPANY UNDERWRITING GUIDELINES

Code	Specialty Description	% of Class 1 Rates filed on State Rate Pages
	Dentists	Refer to Underwriting
	Nurse:	-
87907	Anesthetist	
	 Supervised by Surgeon 	1.50
	 Supervised by Anesthesiologists 	.75
87908	c. Unsupervised	2.00
87910	Midwife	1.75
	Physician	As shown in Classification Table
	Employed & Contracted Physician	0.85 of practicing specialty as shown
		In the Classification Table
87920	Physician Assistant	.25
87921	Podiatrist (surgery)	2.50
87922	Podiatrist (no surgery)	1.75
	Surgeon	As shown in Classification Table
87924	Surgical Assistant	.60
87998	All Other	Refer to Underwriting

 If more than two CRNA's are supervised by one anesthesiologist, refer to Underwriting for rating.

MISCELLANEOUS PROFESSIONALS - PER EMPLOYEE

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Laboratory Services - X-ray Technician	80713	0.05
Laboratory Services - EEG/EKG/Ultrasound Tech.	90405	0.075
Dietician or Nutritionist	87903	0.075
Midwife Assistant	91402	0.50
Nursing Services – Nurse	80998	0.025
Nursing Services – Aide/Homemaker	91504	0.02
Nursing Services - Student Nurse Anesthetist	91509	0.40
Nursing Services – RN Anesthetist	91510	1.30
Occupational Therapist	91601	0.60
Occupational Therapist - Assistant	91602	0.35
Optician	87916	0.075
Optometrist	80994	0.075

Optometrist - Employed	80944	0.025
Optometry-Assistant/Technician	91802	0.15
Opthamalogic Technician	87926	0.10
Orthotics/Prosthetist - Fitting Only	91901	0.50
Prosthetist	87927	0.75
Pharmacist	59112	0.10
Pharmacist Assistant	92002	0.075
Physical Therapist - Owner	80995	0.15
Physician Therapy-Assistant/Aide/Technician	92102	0.05
Physical Therapist – Employed	92103	0.075
Physician Extender - Nurse Practitioner	92201	0.40
Physician Extender-Phys/Surg/Anesth. Assistant	92202	0.50
Physician Extender – Perfusionist	92203	1,25
Psychologist	92401	0.35
Respiratory Therapist	92601	0.50
Respiratory Therapist - Aide/Assistant/Tech	92602	0.35
Social Worker	87905	0.10
Health Services NOC - Paramedic/EMT	93105	0.25
Health Services NOC – Medical Office Assistant	93106	0.035
Health Services NOC - Operating Room Technician	93107	0.075
Dentist – Hygienist	93201	0.10
Dentist – NOC	93202	0.60
Dentistry – Oral Surgeon	80210	Class 5
Dental Anesthesia	93211	2.00
Dentistry - Orthodontist	93212	0.60
Dentistry – Pedodontist	93213	0.60
Dentistry – Periodontist	93214	0.60
Dentistry – Prosthodontist	93215	0.60
Dentistry - Endodontist	93216	0.60
Dentistry – Oral Pathologist	93217	0.60
Dentistry - Public Health	93218	0.60
Dentistry – AAOMS Member	93219	1.50
Dentistry - Other than Oral Surgeons	93220	1.50
X-Ray Therapy	80714	0.025
Chiropodist	80993	0.075
Chiropodist – Employed	80943	0.025
OR Technician	87914	0.35
Scrub Nurse	87912	0.35

PREFERRED PROFESSIONAL INSURANCE COMPANY UNDERWRITING GUIDELINES

Optometrist – Employed	80944	0.025
Optometry-Assistant/Technician	91802	0.15
Opthamalogic Technician	87926	0.10
Orthotics/Prosthetist - Fitting Only	91901	0.50
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Pharmacist	59112	0.10
Pharmacist Assistant	92002	0.075
Physical Therapist – Owner	80995	0.15
Physician Therapy-Assistant/Aide/Technician	92102	0.05
Physical Therapist - Employed	92103	0.075
Physician Extender - Nurse Practitioner	92201	0.40
Physician Extender-Phys/Surg/Anesth. Assistant	92202	0.50
Physician Extender - Perfusionist	92203	1.25
Psychologist	92401	0.35
Respiratory Therapist	92601	0.50
Respiratory Therapist - Aide/Assistant/Tech	92602	0.35
Social Worker	87905	0.10
Health Services NOC - Paramedic/EMT	93105	0.25
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Dentistry – Periodontist	93214	0,60
Dentistry – Prosthodontist	93215	0.60
Dentistry - Endodontist	93216	0.60
Dentistry – Oral Pathologist	93217	0.60
Dentistry Public Health	93218	0.60
Dentistry – AAOMS Member	93219	1.50
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